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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b)

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U.S. Bank National Association, as Trustee, for
Structured Asset Mortgage Investments II Inc., Prime
Mortgage Trust, Certificates, Series 2005-4

In Re:

Thomas Sabo

Debtor.

The Market of No.

Order Filed on January 30, 2020 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: <u>18-16700 MBK</u>

Adv. No.:

Hearing Date: 1/8/2020 @ 9:00 a.m..

Judge: Michael B, Kaplan

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.**

DATED: January 30, 2020

Honorable Michael B. Kaplan United States Bankruptcy Judge (Page 2)

Debtor: Thomas Sabo Case No: 18-16700 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, as Trustee, for Structured Asset Mortgage Investments II Inc., Prime Mortgage Trust, Certificates, Series 2005-4, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 3419 Quaker St, Wall, NJ, 07719, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Daniel E. Straffi, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 15, 2020, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 2019 through January 2020 for a total post-petition default of \$9,411.62 (5 @ \$2,345.69, less suspense of \$2,316.83); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall make an immediate payment of \$3,000.00 to be received no later than January 31, 2020; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$6,411.62 will be paid over six months by Debtor remitting \$1,068.60 per month for five months and \$1,068.62 for one month, which additional payments shall begin on February 1, 2020 until the postpetition arrears are cured; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume February 1, 2020, directly to Secured Creditor's servicer, SPS, Inc, P.O. Box 65450, Salt Lake City, UT 84165-0450 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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(Page 3)

Debtor: Thomas Sabo Case No: 18-16700 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

RELIEF FROM STAY

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.